

Information to identify the case:			
Debtor 1	Ronnie F Hawkins		Social Security number or ITIN xxx-xx-0251
	First Name	Middle Name	Last Name
Debtor 2	Lauri A Hawkins		Social Security number or ITIN xxx-xx-5580
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court District of Utah			
Case number: 19-20001 RKM		Chapter 13	Petition date: 1/1/19

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Ronnie F Hawkins

Lauri A Hawkins

4/19/22

By the court: R. Kimball Mosier
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Ronnie F Hawkins
Lauri A Hawkins
Debtors

Case No. 19-20001-RKM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 1088-2
Date Rcvd: Apr 19, 2022

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 21, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Ronnie F Hawkins, Lauri A Hawkins, 1040 North Valley View Dr, Tremonton, UT 84337-9315
cr	+ Cenlar FSB, Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, PO Box 17933, San Diego, CA 92177-7921
11190410	+ Ally Financial, c/o CT CORPORATION SYSTEM, 1108 E SOUTH UNION AVE, Midvale, UT 84047-2904
11190412	+ Best Egg/sst, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
11234901	+ Cenlar FSB, c/o Aldridge Pite, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
11242240	+ CitiMortgage, Inc., CO Cenlar FSB, 425 Phillips Blvd, Ewing NJ 08618-1430
11201349	++ DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577 address filed with court:, Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390
11190424	+ Elastic Bank, P.O. Box 950276, Louisville, KY 40295-0276
11216361	+ NCB Management Services, Inc., Republic Bank & Trust Co., One Allied Drive, Trevoise, PA 19053-6945

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
11201087	EDI: GMACFS.COM	Apr 20 2022 02:58:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
11879749	+ EDI: AISACG.COM	Apr 20 2022 02:58:00	Ally Bank Department, AIS Portfolio Services LP, 4515 N Santa Fe Ave Dept APS, Oklahoma City OK 73118-7901
11190409	+ EDI: GMACFS.COM	Apr 20 2022 02:58:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
11190411	+ Email/Text: e-bankruptcy@americafirst.com	Apr 19 2022 23:02:00	America First Credit U, Po Box 9199, Ogden, UT 84409-0199
11190414	EDI: CAPITALONE.COM	Apr 20 2022 02:58:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
11248404	+ EDI: CRFRSTNA.COM	Apr 20 2022 02:58:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
11190413	+ EDI: CAPITALONE.COM	Apr 20 2022 02:58:00	Cap1/bstby, Po Box 30253, Salt Lake City, UT 84130-0253
11216956	EDI: CAPITALONE.COM	Apr 20 2022 02:58:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
11240744	+ EDI: CITICORP.COM	Apr 20 2022 02:58:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
11190418	+ EDI: CITICORP.COM	Apr 20 2022 02:58:00	Citimortgage Inc, Po Box 6243, Sioux Falls, SD 57117-6243

District/off: 1088-2

User: admin

Page 2 of 4

Date Rcvd: Apr 19, 2022

Form ID: 3180W

Total Noticed: 56

11190419	+ EDI: WFNNB.COM	Apr 20 2022 02:58:00	Comenity Bank/gordmans, Po Box 182789, Columbus, OH 43218-2789
11190420	+ EDI: WFNNB.COM	Apr 20 2022 02:58:00	Comenitycb/ulta, Po Box 182120, Columbus, OH 43218-2120
11190421	+ EDI: CRFRSTNA.COM	Apr 20 2022 02:58:00	Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399
11190422	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 19 2022 23:00:11	Credit One Bank Na, Po Box 98875, Las Vegas, NV 89193-8875
11190446	Email/PDF: DellBKNotifications@resurgent.com	Apr 19 2022 23:00:06	Webbank/dfs, 1 Dell Way, Round Rock, TX 78682
11190423	+ EDI: CITICORP.COM	Apr 20 2022 02:58:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
11190429	+ EDI: CITICORP.COM	Apr 20 2022 02:58:00	Mcydsnb, Po Box 8218, Mason, OH 45040
11190415	Email/Text: BNSFN@capitalsvcs.com	Apr 19 2022 23:02:00	Ccs/first National Ban, 500 East 60th St North, Sioux Falls, SD 57104
11190425	EDI: IRS.COM	Apr 20 2022 02:58:00	IRS, PO BOX 7346, Philadelphia, PA 19101-7346
11190417	EDI: JPMORGANCHASE	Apr 20 2022 02:58:00	Chase Bank, PO BOX 94017, Palatine, IL 60094
11190426	EDI: TSYS2	Apr 20 2022 02:58:00	Juniper Bank, PO Box 13337, Philadelphia, PA 19101-3337
11232752	Email/PDF: resurgentbknotifications@resurgent.com	Apr 19 2022 23:00:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
11190427	+ Email/Text: bk@lendingclub.com	Apr 19 2022 23:02:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
11190430	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 19 2022 23:02:00	Nationstar/mr Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
11190431	+ Email/Text: netcreditbnc@enova.com	Apr 19 2022 23:02:02	Nc Financial, 200 W Jackson Blvd Ste 2, Chicago, IL 60606-6910
11241802	+ Email/Text: netcreditbnc@enova.com	Apr 19 2022 23:02:02	NetCredit, 175 W Jackson Blvd, Suite 1000, Chicago, IL 60604-2863
11229647	EDI: PRA.COM	Apr 20 2022 02:58:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
11234262	EDI: Q3G.COM	Apr 20 2022 02:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
11220399	EDI: Q3G.COM	Apr 20 2022 02:58:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
11209095	Email/Text: rcwilley.bankruptcy@rcwilley.com	Apr 19 2022 23:02:00	R. C. Willey Financial Services, P.O.Box 65320, Salt Lake City, Utah 84165-0320
11190434	Email/Text: rcwilley.bankruptcy@rcwilley.com	Apr 19 2022 23:02:00	RC Willey Reg Agent, Curtis Child, 2301 S 300 W, Salt Lake City, UT 84115
11190433	Email/Text: rcwilley.bankruptcy@rcwilley.com	Apr 19 2022 23:02:00	Rc Willey Home Furn, 2301 S 300 W, Salt Lake City, UT 84115
11190435	+ Email/Text: bankruptcy@sunrisecreditservices.com	Apr 19 2022 23:02:00	Sunrise Credit Service, 260 Airport Plaza Blvd, Farmingdale, NY 11735-4021
11190436	+ EDI: RMSC.COM	Apr 20 2022 02:58:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015
11190437	+ EDI: RMSC.COM	Apr 20 2022 02:58:00	Syncb/chevron, P.o Box 965015, Orlando, FL 32896-5015
11190438	+ EDI: RMSC.COM	Apr 20 2022 02:58:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
11190439	+ EDI: RMSC.COM		

District/off: 1088-2

User: admin

Page 3 of 4

Date Rcvd: Apr 19, 2022

Form ID: 3180W

Total Noticed: 56

		Apr 20 2022 02:58:00	Synch/old Navy, Po Box 965005, Orlando, FL 32896-5005
11190440	+ EDI: RMSC.COM		
		Apr 20 2022 02:58:00	Synch/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
11190441	+ EDI: RMSC.COM		
		Apr 20 2022 02:58:00	Synch/walmart, Po Box 965024, Orlando, FL 32896-5024
11190661	+ EDI: RMSC.COM		
		Apr 20 2022 02:58:00	Synchrony Bank, Care of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
11190442	+ EDI: PHINGENESIS		
		Apr 20 2022 02:58:00	Tbom/milestone, Po Box 4499, Beaverton, OR 97076-4499
11190443	+ EDI: CITICORP.COM		
		Apr 20 2022 02:58:00	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
11190444	Email/Text: bankruptcydepartment@tsico.com		
		Apr 19 2022 23:02:00	Transworld Systems Inc, PO Box 15618, Dept 940, Wilmington, DE 19850-5618
11190445	EDI: UTAHTAXCOMM.COM		
		Apr 20 2022 02:58:00	Utah State Tax Commission, Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340
11190447	+ EDI: WFFC.COM		
		Apr 20 2022 02:58:00	Wells Fargo, Po Box 14517, Des Moines, IA 50306-3517
11208420	+ EDI: WFFC.COM		
		Apr 20 2022 02:58:00	Wells Fargo Bank, N.A., Small Business Lending Division, P.O. Box 29482, Phoenix AZ 85038-9482
11222017	EDI: WFFC.COM		
		Apr 20 2022 02:58:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 47

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
11190407		Allied Interstate, 435 Ford Road, RETURNED MAIL--99999
11190416		Celtic Bank/contfinco, 4450 New Linden Hill Rd, RETURNED MAIL--99999
11190428		Lendup/tab Bank, 225 Bush St, RETURNED MAIL--99999
cr	*	Utah State Tax Commission, Attn Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-9000
11550126	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
11190408	##+	AlliedInterstate, P.O. Box 361445, Columbus, OH 43236-1445
11190432	##+	Phillips and Cohen Associates Ltd, 695 Rancocas Road, Mount Holly, NJ 08060-5626

TOTAL: 3 Undeliverable, 2 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 21, 2022

Signature: /s/Gustava Winters

District/off: 1088-2

User: admin

Page 4 of 4

Date Rcvd: Apr 19, 2022

Form ID: 3180W

Total Noticed: 56

CM/ECF NOTICE OF ELECTRONIC FILING**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 19, 2022 at the address(es) listed below:**

Name	Email Address
Armand J. Howell	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper armand@hwmlawfirm.com armand@ecf.courtdrive.com;meghan@ecf.courtdrive.com
E. Kent Winward	on behalf of Joint Debtor Lauri A Hawkins utahbankruptcyfirm@gmail.com winlawecf@gmail.com;bcsommmarymails@gmail.com;r39103@notify.bestcase.com;3920@notices.nextchapterbk.com;329527342 0@filings.docketbird.com;casedriverecf@casedriver.com;casedriverecfg@gmail.com
E. Kent Winward	on behalf of Debtor Ronnie F Hawkins utahbankruptcyfirm@gmail.com winlawecf@gmail.com;bcsommmarymails@gmail.com;r39103@notify.bestcase.com;3920@notices.nextchapterbk.com;329527342 0@filings.docketbird.com;casedriverecf@casedriver.com;casedriverecfg@gmail.com
Lon Jenkins tr	ecfmail@ch13ut.org lneebling@ch13ut.org
Nathan R. Firouzi	on behalf of Creditor Utah State Tax Commission nfrouzi@fabianvancott.com
Tyler S. Wirick	on behalf of Creditor Cenlar FSB ecfutb@aldridgepite.com TWirick@ecf.courtdrive.com
United States Trustee	USTPRegion19.SK.ECF@usdoj.gov
TOTAL: 7	